

**Information to identify the case:**

Debtor 1 Erin M. Harvey  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)    
First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8540  
EIN    
Social Security number or ITIN    
EIN  

United States Bankruptcy Court **Western District of Wisconsin, <http://www.wiwb.uscourts.gov>**

Case number: **3-16-10607-rdm**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Erin M. Harvey

This order does not affect any pending adversary proceeding to determine dischargeability.

Dated: 6/8/16

**By the court:** Marcia M. Anderson, Clerk  
United States Bankruptcy Court

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Erin M. Harvey  
Debtor

Case No. 16-10607-rdm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0758-3

User: admin  
Form ID: 318

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Total Noticed: 89

Date Rcvd: Jun 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2016.

db +Erin M. Harvey, P.O. Box 745, Madison, WI 53701-0745  
4270550 +ACS/JP Morgan Chase, c/o ACS 501 Bleeker St., Utica, NY 13501-2401  
4270551 +AES/NCT, P.O. Box 61047, Harrisburg, PA 17106-1047  
4270557 +AMO Recoveries, P. O. Box 926100, Norcross, GA 30010-6100  
4270549 Access Community Health Centers, 3434 E. Washington Ave., Madison, WI 53704-4155  
4270552 +American Accounts & Advisers, Inc., 7460 80th St. S., Cottage Grove, MN 55016-3007  
4270554 +American Student Assistance, 100 Cambridge St., Ste. #1600, Boston, MA 02114-2567  
4270563 Associated/GELSI, P.O. Box 7859, Madison, WI 53707-7859  
4270564 +Attorney Larry Haukom, N10332 4th Ave., Camp Douglas, WI 54618-9726  
4270565 +Burbach's Country Market, Inc., 302 N Main St, De Forest, WI 53532-1141  
4270567 +Chase, P.O. Box 3013, Mail Code IN1-0103, Indianapolis, IN 46206-3013  
4270568 +Chase Bank, P.O. Box 7013, Indianapolis, IN 46207-7013  
4270570 +Chase Student Loans/IN1-0103, P.O. Box 7013, Indianapolis, IN 46207-7013  
4270571 +Christopher Stevens, DDS, 180 Wilburn Rd., Sun Prairie, WI 53590-2982  
4270573 +City Of Chicago, Dept. Of Finance, P. O. Box 6289, Chicago, IL 60680-6289  
4270574 +City Of Madison Municipal Court, 210 Martin Luther King, Jr. Blvd., Madison, WI 53703-3343  
4270582 +DMB Community Bank, 313 N. Main St., De Forest, WI 53532-1156  
4270579 +Dane County Clerk Of Courts, 215 S. Hamilton, Rm. 1000, Madison, WI 53703-3285  
4270580 +Devine Partners, dba Surf & Sunside, 630 N. Frances St., Madison, WI 53703-1124  
4270581 +Divo Enterprises, Inc., dba Pizza Hut, 434 S. Yellowstone Dr., Ste. #101, Madison, WI 53719-1086  
4270583 +Elkhart Psychological Services, 6000 Monona Dr., Ste. #203, Monona, WI 53716-3329  
4270586 +F.H. Cann & Associates, Inc., 1600 Osgood St., Ste. #20-2/120, North Andover, MA 01845-1048  
4270588 +Great Lakes, P. O. Box 3059, Milwaukee, WI 53201-3059  
4270589 Howard, Solocheck & Weber, SC, 1845 N. Farwell Ave., Ste. #301, Milwaukee, WI 53202-1715  
4270590 +Kenneth Fox, 4600 69th Dr., Union Grove, WI 53182-9471  
4270591 +Kohn Law Firm, 735 N. Water St. #1300, Milwaukee, WI 53202-4106  
4270592 Kwik Trip, P.O. Box 1597, La Crosse, WI 54602-1597  
4270593 Linebarger Goggan Blair & Sampson, LLP, PO Box 06152, Chicago, IL 60606-0152  
4270603 +MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016  
4270594 Madison Area Technical College, P. O. Box 7906, Madison, WI 53707-7906  
4270596 #+Madison Optometric Center, 615 State St., Madison, WI 53703-1015  
4270598 +Mental Health Center of Dane County, 625 W. Washington Ave., Madison, WI 53703-2677  
4270600 Meriter Hospital, Inc., P.O. Box 78915, Milwaukee, WI 53278-0915  
4270601 +Miller & Son's Supermarket, 1845 Springdale St., Mount Horeb, WI 53572-2477  
4270602 Milwaukee Radiologists, LTD SC, 29856 Treasury Ctr., Chicago, IL 60694-9800  
4270604 +National Account Of Madison, 6617 Seybold Road, Madison, WI 53719-2702  
4270605 +National Collegiate Student Loan Trust, 1 Cabot Rd., 2nd Floor, Medford, MA 02155-5117  
4270606 National Collegiate Trust, American Education Services, Harrisburg, PA 17130-0001  
4270607 +OAC, P.O. Box 500, Baraboo, WI 53913-0500  
4270611 +\*\*\*PRAIRIE COUNSELING SERVICES, 1460 W MAIN ST STE 150, SUN PRAIRIE WI 53590-1810  
(address filed with court: Prairie Counseling Services, 1460 W. Main St., #6, Sun Prairie, WI 53590)  
4270608 Payliance, 3 Easton Oval, Ste #210, Columbus, OH 43219-6011  
4270615 +RMA/Check It, P.O. Box 6264, Rockford, IL 61125-1264  
4270616 +RSI Collections, 5440 W. Northern Ave., Glendale, AZ 85301-1406  
4270612 +Racine County Circuit Court/Accounting, 730 Wisconsin Ave., Racine, WI 53403-1238  
4270613 +Racine County Clerk of Courts, 730 Wisconsin Ave., Racine, WI 53403-1274  
4270614 +Rausch, Sturm, Israel, Enerson, & Hornik, 250 N. Sunnyslope Rd. #300, Brookfield, WI 53005-4824  
4270621 +SST/Columbus Bank & Trust, 4315 Pickett Rd., Saint Joseph, MO 64503-1600  
4270617 +Saftig Foods, Inc., dba Piggly Wiggly, P.O. Box 587, Poynette, WI 53955-0587  
4270618 +Sauk County Clerk of Court, P.O. Box 449, Baraboo, WI 53913-0449  
4270619 Sigma Alpha Iota Philanthropies, Inc., One Tunnel Rd., Asheville, NC 28805-1229  
4270620 +South Shore Consolidated, 3900 Old Green Bay Rd., Racine, WI 53403-9488  
4270622 State Collection, P.O. Box 6250, Madison, WI 53716-0250  
4270623 +Tek-Collect, P.O. Box 1269, Columbus, OH 43216-1269  
4270624 Tellurian, 300 Femrite Dr. #200, Monona, WI 53716-3798  
4270625 The Psychology Clinic, 7617 Mineral Point Rd., Ste. #300, Madison, WI 53717-1623  
4270630 +US Department Of Education, PO Box 7859, Madison, WI 53707-7859  
4270631 UW Credit Union, 622 State St., Madison, WI 53703  
4270634 +UW Hospital & Clinics, 600 N. Highland Ave., Madison, WI 53792-3284  
4270635 +UW Madison Bursar's Office, 333 E. Campus Mall, Madison, WI 53715-1365  
4270627 +University Health Services, 333 E. Campus Mall, Madison, WI 53715-1381  
4270633 +UW Health, PO Box 3006, Milwaukee, WI 53201-3006  
4270637 +Vera's House of Bridals, 7857 Big Sky Dr., Madison, WI 53719-4957  
4270640 +WI Dept Of Transportation, Dept Of Motor Vehicles, 4802 Sheboygan Ave., Madison, WI 53705-2927  
4270641 Women's Health Magazine, P.O. Box 5886, Harlan, IA 51593-1386  
4270642 Wood County Clerk of Court, P.O. Box 8095, Wisconsin Rapids, WI 54495-8095

District/off: 0758-3

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4270556 E-mail/Text: ebn@americollect.com Jun 09 2016 19:28:32 Americollect Inc,  
1851 S. Alverno Rd, Manitowoc, WI 54221

4270553 +E-mail/Text: girddba@aessuccess.org Jun 09 2016 19:28:15 American Education Services,  
1200 N. 7th St., Harrisburg, PA 17102-1419

4270558 E-mail/Text: documents@apellesnow.com Jun 09 2016 19:28:42 Apelles,  
3700 Corporate Dr. Ste. 240, Columbus, OH 43231-5001

4270559 EDI: ACCE.COM Jun 09 2016 19:28:00 Asset Acceptance LLC, P. O. Box 1630,  
Warren, MI 48090-1630

4270561 +E-mail/Text: allenl@associatedcollectors.com Jun 09 2016 19:28:34 Associated Collectors,  
P.O. Box 1039, Janesville, WI 53547-1039

4270566 +EDI: CAPITALONE.COM Jun 09 2016 19:28:00 Capital One, PO Box 30281,  
Salt Lake City, UT 84130-0281

4270569 +EDI: CHASE.COM Jun 09 2016 19:28:00 Chase Bank USA, PO Box 15298,  
Wilmington, DE 19850-5298

4270572 +EDI: SEARS.COM Jun 09 2016 19:28:00 Citibank/Sears, P.O. Box 6241,  
Sioux Falls, SD 57117-6241

4270575 E-mail/Text: mbarris@cbdlax.com Jun 09 2016 19:28:47 Credit Bureau Data, P.O. Box 2288,  
La Crosse, WI 54602-2288

4270576 +E-mail/Text: bkcy@creditmgt.com Jun 09 2016 19:28:15 Credit Management Control,  
P. O. Box 1654, Green Bay, WI 54305-1654

4270584 +E-mail/Text: pspitzer@emaonline.com Jun 09 2016 19:28:39 Emergency Medicine Associates,  
20010 Century Blvd. #200, Germantown, MD 20874-1118

4270585 +E-mail/Text: bknotice@rcrcollections.com Jun 09 2016 19:28:19 Enhanced Recovery Company,  
8014 Bayberry Rd, Jacksonville, FL 32256-7412

4270587 +EDI: AMINFOFP.COM Jun 09 2016 19:28:00 First Premier Bank, 3820 N. Louise Ave.,  
Sioux Falls, SD 57107-0145

4270595 +E-mail/Text: bncebn@mge.com Jun 09 2016 19:28:10 Madison Gas & Electric, P.O. Box 1231,  
Madison, WI 53701-1231

4270599 +E-mail/Text: charles.tranberg@unitypoint.org Jun 09 2016 19:28:35 Meriter Hospital,  
C/O Billing, 202 S. Park St., Madison, WI 53715-1596

4270609 +EDI: CBSPLS.COM Jun 09 2016 19:28:00 PLS Loan Store, 1907 S. Park St.,  
Madison, WI 53713-1215

4270610 EDI: PRA.COM Jun 09 2016 19:23:00 Portfolio Recovery, 120 Corporate Blvd. Ste. #100,  
Norfolk, VA 23502

4270626 E-mail/Text: banko@hestark.com Jun 09 2016 19:28:38 The Stark Agency, PO Box 45710,  
Madison, WI 53744-5710

4270628 EDI: USBANKARS.COM Jun 09 2016 19:28:00 US Bank, P.O. Box 790408,  
St. Louis, MO 63179-0408

4270629 EDI: USCELLULAR.COM Jun 09 2016 19:28:00 US Cellular, P.O. Box 0203,  
Palatine, IL 60055-0203

4270632 E-mail/Text: specialbillingservices@uwmf.wisc.edu Jun 09 2016 19:28:14 UW Health,  
7974 UW Health Court, Middleton, WI 53562-5531

4270636 E-mail/Text: specialbillingservices@uwmf.wisc.edu Jun 09 2016 19:28:14  
UW Medical Foundation, UW Health Physicians, P. O. Box 2978, Milwaukee, WI 53201-2978

4270638 EDI: WFNNB.COM Jun 09 2016 19:28:00 Victoria's Secret, P.O. Box 16589,  
Columbus, OH 43216-6589

4270643 +EDI: WABK.COM Jun 09 2016 19:28:00 World Finance, 1330 W. Main St.,  
Sun Prairie, WI 53590-1822

4270643 +E-mail/PDF: bk@worldacceptance.com Jun 09 2016 19:19:16 World Finance, 1330 W. Main St.,  
Sun Prairie, WI 53590-1822

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4270555\* +American Student Assistance, 100 Cambridge St., Ste. #1600, Boston, MA 02114-2567  
4270562\* Associated Collectors, Inc., P.O. Box 1039, Janesville, WI 53547-1039  
4270577\* +Credit Management Control, P.O. Box 1654, Green Bay, WI 54305-1654  
4270560 ##Asset Management Services, Inc., P.O. Box 5130, Elm Grove, WI 53122-5130  
4270578 ##+Cybrcollect, 2612 Jackson Ave. W, Oxford, MS 38655-5405  
4270597 ##+Med-Health Financial Services, 10200 W. Innovation Dr. #100, Milwaukee, WI 53226-4826  
4270639 ##Vision Financial Corp., P. O. Box 460260, St. Louis, MO 63146-7260

TOTALS: 0, \* 3, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2016 at the address(es) listed below:

Brenda L. Zedden trustee@chooselawadvisors.com, wi46@ecfcbis.com  
Michael J. Rynes on behalf of Debtor Erin M. Harvey ryneslaw@tds.net  
U.S. Trustee's Office USTPRegion11.MD. ECF@usdoj.gov

TOTAL: 3